

**State of Michigan
Department of Labor and Economic Growth
Office of Financial and Insurance Services**

**Enforcement Actions
July – September 2007**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Active Solutions Group, Inc. Kadaf, Fadie Dearborn, MI	5148	Consumer Finance	Notice of Opportunity to Show Compliance	6-8-07	MCL 445.1652 Unlicensed Activity	Consent Order	9-4-07	\$1,000 Civil Penalty
Armbrustmacher, Ryan St. Johns, MI	4887	Consumer Finance	Prohibition	10-26-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	9-4-07	Prohibition
Barko, Richard L. Grand Rapids, MI	4892	Consumer Finance	Notice of Opportunity to Show Compliance	2-8-07	MCL 445.1652 Unlicensed Activity	Final Decision	7-10-07	Revoke License
Berry, Traci L. Traci Berry Independent Agency Dearborn, MI	5042	Insurance	Notice of Opportunity to Show Compliance	5-30-07	MCL 500.1207 Fiduciary Violation	Final Decision	9-4-07	Revoke License

Enforcement Actions
July – September 2007
Page 2

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CBB, Inc. East Lansing, MI	4842	Consumer Finance	Notice of Opportunity to Show Compliance	9-14-06	MCL 445. 1652 Unlicensed Activity MCL 445.1672(a) Fail to conduct business in accordance with the law MCL 445.1672(b) Engage in fraud, deceit, or material misrepresentation in connection with any transaction governed by this act.	Consent Order	8-4-07	Revoke License \$10,000 Civil Penalty
Check, John S. Dearborn Heights, MI	3585	Consumer Finance	Prohibition	7-15-05	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	7-18-07	Prohibition
Citizens Nat'l. Mortgage Corporation LaJolla, CA	5080	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671 Failure to file annual report	Consent Order	9-24-07	Voluntarily Surrender License
Community Choice Michigan Okemos, MI	4930	Insurance	Notice of Opportunity to Show Compliance	1-31-07	MCL 500.1341(3) Failure to notified the commissioner in writing of intention to enter into a transaction	Consent Order	8-28-07	\$1,000 Civil Penalty
Dal-Mar Group, LLC The Troy, MI	5084	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	8-6-07	\$1,000 Late Penalty \$500 Civil Penalty

Enforcement Actions
July – September 2007
Page 3

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Epix Funding Group Brandon, FL	5087	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	7-16-07	\$1,000 Late Penalty \$500 Civil Penalty
Family Home Lending Corp. Palm Coast, FL	4890	Consumer Finance	Notice of Opportunity to Show Compliance	2-12-07	MCL 445.1652 Unlicensed Activity MCL 445.1671(1) Failure to maintain books	Consent Order	9-16-07	\$4,000 Civil Penalty
Fenner, David M. Ludington, MI	5052	Insurance	Notice of Opportunity to Show Compliance	7-3-07	MCL 500.1207 Fiduciary Violation	Consent Order	9-4-07	Revoke License
Finance One LLC Madison Heights, MI	4838	Consumer Finance	Notice of Opportunity to Show Compliance	2-1-07	MCL 445.1652 Unlicensed Activity MCL 445.1671(1) Failure to maintain books	Consent Order	8-3-07	\$3,500 Civil Penalty
Financial One, LLC a Delaware Company Lathrup Village, MI	4854	Consumer Finance	Notice of Intent to Revoke	2-20-07	MCL 445.1672g Refuse to permit an examination or investigation by the commissioner of the books	Final Decision	7-31-07	\$1,000 Civil Penalty Revoke License

Enforcement Actions
July – September 2007
Page 4

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Genesis Mortgage Corp. Livonia, MI	4840	Consumer Finance	Notice of Opportunity to Show Compliance	3-7-07	MCL 445.1652 (4) Paying directly or indirectly compensation, commission, fee, points, or other remuneration or benefits to a residential mortgage originator other than an employee of the mortgage broker, mortgage lender, or mortgage servicer	Final Order Revoking License	9-5-07	Revoke License
Globe Mortgage Corp. Southfield, MI	4853	Consumer Finance	Notice of Opportunity to Show Compliance	3-9-007	MCL 445. 1671(1) Failure to maintain records	Consent Order	8-28-07	\$1,000 Civil Penalty
Karem, Ali Detroit, MI	4285	Consumer Finance	Prohibition	6-29-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	8-10-07	Prohibition
Krengel, Brennan V. Dearborn, MI	4976	Insurance	Notice of Opportunity to Show Compliance	9-4-07	MCL 500.1239 Conduct Unbecoming an agent MCL 500.1247(2) Failure to report criminal prosecution	Consent Order	9-4-07	\$1,000 Civil Penalty

Enforcement Actions
July – September 2007
Page 5

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Leonard, Joseph A. Lapeer, MI	4915	Insurance	Notice of Opportunity to Show Compliance	1-7-07	MCL 500.1239(1)(a) Providing incorrect, misleading, incomplete, or materially untrue information in the license application.	Consent Order	9-19-07	\$10,000 Civil Penalty Revoke License
Lightfoot, David H. Clarkston, MI	4979	Insurance	Notice of Opportunity to Show Compliance	3-19-07	MCL 500.12391(f) Having been convicted of a felony.	Final Decision	8-24-07	Revoke License
Loan Depot, LLC Westland, MI	4839	Consumer Finance	Notice of Opportunity to Show Compliance	2-1-07	MCL 445.1652 Unlicensed Activity MCL 445.1655 Failure to maintain net worth	Consent Order	9-14-07	\$3,000 Civil Penalty
Maimou, Nadia General Mortgage, Inc. Madison Heights	5033	Consumer Finance	Proposed Consent Order	4-9-07	MCL 445.1652 Unlicensed Activity	Consent Order	8-1-07	\$1,000 Civil Penalty
Matthews, Lamar J. Management Consultants, Int'l. Corp. Bingham Farms, MI	4015	Securities	Notice of Hearing	8-22-06	MCL 451.601 Unregistered Activity	Consent Order	8-7-07	Cease and Desist \$10,000 Civil Penalty
McKean, Jake Lansing, MI	4883	Consumer Finance	Prohibition	10-25-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	8-7-07	Prohibition
Mincy, Craig A. Howell, MI	5100	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671(3) Failure to file annual report	Consent Order	7-5-07	Voluntarily Surrender License

Enforcement Actions
July – September 2007
Page 6

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Newman, Roderick J. Wakefield, MI	4977	Insurance	Notice of Opportunity to Show Compliance	3-19-07	MCL 500.1239(1)(f) Having been convicted of a felony MCL 500.1247(2) Failure to report conviction	Consent Order	9-10-07	\$500 Civil Penalty
Odoms Financial Group, LLC Southfield, MI	3998	Consumer Finance	Notice of Opportunity to Show Compliance	3-10-06	MCL 445. 1652 Unlicensed Activity MCL 445.1672(a) Fail to conduct business in accordance with the law MCL 445.1672(b) Engage in fraud, deceit, or material misrepresentation in connection with any transaction governed by this act. (SMLA) MCL 493.52 Unlicensed Activity	Consent Order	8-24-07	Revoke License
Order Express, Inc. Chicago, IL	5191	Consumer Finance	Proposed Consent Order	7-11-07	MCL 487.1011 Unlicensed Activity MCL 487.1042 Misrepresentation	Consent Order	9-24-07	\$15,000 Civil Penalty

Enforcement Actions
July – September 2007
Page 7

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Prince, Ernie StarMax Entertainment, L.P. Santa Monica, CA	5048	Securities	Cease and Desist Order	7-2-07	MCL 451.601 Unregistered Activity MCL 451.701 Violation of the Uniform Securities Act	Final Decision	8-28-07	Cease and Desist \$1,000 Civil Penalty
Proskurovsky, Grigory Wixom, MI	4938	Insurance	Notice of Opportunity to Show Compliance	2-1-07	MCL 500.1239 Conduct unbecoming an agent	Consent Order	9-4-07	Revoke License \$5,000 Civil Penalty
Rich, Joseph Portland, MI	5058	Securities	Order to Cease and Desist	4-27-07	MCL 451.501 Engaging in any act, practice, or course of business which operates or would operate as a fraud or deceit upon any person	Final Decision	8-28-07	\$10,000 Restitution \$1,000 Civil Penalty
S & R Marketing, Inc. Kinne, Steve Okemos, MI	5133	Consumer Finance	Proposed Consent Order	5-9-07	MCL 445.1652 Unlicensed Activity	Consent Order	7-23-07	\$1,000 Civil Penalty
White, Rebekah J. Traverse City, MI	4975	Insurance	Notice of Opportunity to Show Compliance	5-7-07	MCL 500.1239 Conduct unbecoming an agent	Consent Order	7-19-07	Revoke License
Williams, Kimberly Southeastfield, MI	4008	Consumer Finance	Prohibition	3-10-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	7-16-07	Prohibition